

Slater Hogg Mortgages
independent mortgage advice

Committed to impartial advice...

**Your home may be
repossessed if you do not
keep up repayments on
your mortgage.**

We offer two fee options for advising and arranging your mortgage: A fee only option which is usually 1% of the loan amount, or if you prefer, we can be paid commission, and a fee of 0.4% of the loan amount.

Slater Hogg Mortgages Limited, is an appointed representative of Sesame Limited.



you can trust the experts

Welcome to Slater Hogg Mortgages, one of the nations largest Independent mortgage brokers.

For most of our clients choosing the right mortgage is the biggest financial decision they will ever make – we want to explain why you should choose Slater Hogg Mortgages to help you arrange your mortgage.

Moving home can be a very stressful time and the property purchase process is a complex area requiring care and research. As a result most people use professional advisers when completing the purchase of their biggest investment, their home.

We have one aim – we want to make buying your home a simple, stress free process. We want to take away the worry of arranging and completing the right mortgage for you – so that you can concentrate on choosing the right property.

Choose Slater Hogg Mortgages and we will turn your dream home into a reality.



John Perkin
Financial Services Director

Contents

be with the number one

- why Slater Hogg Mortgages?

expertise and choice

- your consultant
- independence

range of services

- insurance
- conveyancing
- surveying

making sure it all happens

budget planner

- what will it cost you to move?

Committed to impartial advice...

be with the number one

We are very proud of our standing within the Financial Services Profession and in recent years we have won several awards*:

2008 Top UK Network Mortgage Broker

2008 Top Scottish Mortgage Broker

2009 Top UK Protection Broker

2009 Top Scottish Mortgage Broker



* Sesame annual mortgage awards 2008/2009

Committed to impartial advice...

looking after number one

When dealing with one of Scotland's largest Independent mortgage brokers, you can be sure that we will be acting on your behalf.

- We are committed to finding you the very best mortgage based on your needs, following a full review.
- We offer whole of mortgage market choice and are independent mortgage brokers.
- We can organise everything under one roof when arranging your mortgage – there is no need to deal with anyone else.
- We can advise you on the best way to borrow based on your needs, income and budget.
- No mortgage – No Fee! The fee for our advice will only be payable once your mortgage is successfully completed.



Committed to impartial advice...

Treating Customers Fairly

This is what our customers tell us...

"I found the service provided was clear and well presented, there are no criticisms or faults that I can think of, the adviser was very good"

Ross Wilson

"Your mortgage consultant went out of his way to alert me and stop a mortgage application and fast track a new one as the lender dropped their rates mid process saving me over £ 600 pa – fantastic service!!!"

Cameron Philip

"Your mortgage consultant was extremely helpful through out the process and I would certainly recommend her to anyone looking for a mortgage"

Melissa Commercial

"I was very very impressed with your fsa at Glenrothes and I had informed choices over everything I discussed. He put so much effort into finding me a mortgage in the current climate."

Tracey Paton

"We both found your mortgage consultant extremely helpful and was a real pleasure dealing with her"

Lee Strutt

"I received an excellent service from Slater Hogg and would recommend it to anyone!"

Julie McGavin

Committed to impartial advice...

more expertise, more choice

The expertise you need

We have independent mortgage consultants working in all of our offices around Scotland.

The independence you need

When choosing who to go to for your mortgage, the choice usually involves three types of mortgage services:-

Single Product – These are usually the high street banks & building societies. They can only advise and arrange mortgages from their company, which limits choice. They normally do not charge a fee for advice. Normally they would charge arrangement fees.

Panel -They usually work from a mortgage panel with a limited number of lenders.

Whole of Market – These are usually independent mortgage consultants or independent financial advisers. They have access to the whole mortgage market and do not operate from a restricted panel. Most would charge a fee for their advice, which typically can be a few hundred pounds or a % of the mortgage arranged. Some would offer a fee only option, or take commission from the lender.

They can only describe themselves as independent if they give you the option to pay for their service via a fee only and as a result not taking any commission.

Slater Hogg Mortgages access the whole of the market; we are not restricted by the limits of a mortgage panel.

Your home may be repossessed if you do not keep up repayments on your mortgage.



Committed to impartial advice...

a range of services to meet your needs



Benefit from professional conveyancing services

Why not take advantage of Slater Hogg Conveyancing and use our extensive panel of specialist solicitors. Just ask your Slater Hogg Mortgage Consultant for more information about this great service:-

- **Fixed Fees** - our legal fees are fixed according to house prices
- **No completion no legal fee** – should your house sale fall through, there will be no charge for legal work carried out.*
- **No hidden extras** – our guarantee
- **Personal contact** – your own lawyer appointed on your behalf, with knowledge of your area
- **Information when you need it** – 24 hours, 7 days a week on line case tracking and SMS text message updates, giving you access to information when it is convenient for you

- **Help just a phone call away** – our telephone support team is available all day, plus evenings and weekends, ready to assist with any queries you may have

** Please note any third party costs already incurred, i.e. searches, will be chargeable.*

Our excellent Conveyancing service helps hundreds of clients every year

- We deliver complete quality assurance. Our specialist property lawyers operate under strict service level agreements and each case is monitored by our internal team.
- Our Conveyancing service complies with all appropriate legal and regulatory requirements, and our systems are totally secure, exceeding industry standards.

Committed to impartial advice...

and there is more...



Protecting your investment with the right insurance

As well as advising and arranging your mortgage we can also advise and organise all your protection needs. Working from a panel of some of the UK's largest insurance companies, we can arrange a full protection package.

- Life assurance
- Critical Illness cover
- Permanent Health Insurance
- Accident, Sickness and Unemployment cover*
- Buildings and Contents insurance*

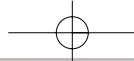
*For Buildings and Contents and Accident, Sickness and Unemployment cover we usually offer products from a single provider.

Surveying/Valuation Services

Our Mortgage Consultants would be happy to arrange any of the following for you:

- Mortgage Valuation Report
- Specialist Property Reports
- Home Reports
- Home Report Reviews
- Advice on making use of Home Report mortgage valuations

Committed to impartial advice...



Shawlands branch - Glasgow



making sure it all happens

You want to be able to move quickly – one call to your Slater Hogg Mortgage Consultant and we will make sure it all happens.

A robust professional approach...

Your consultant has access to all the following resources to make sure it all happens quickly and efficiently:-

- Mortgage Brain – Our selected sourcing system, to search the whole mortgage market
- The Key – Our centralised software system that tracks every Slater Hogg mortgage from start to completion. This allows us to contact you quickly with updates via e-mail, phone and or letter – whatever you prefer.
- Business Managers – Due to our size we have key account status with many lenders and as a result have access to the lender's business managers. This helps us progress problems quickly and allow us to update you fast.
- Valuations – We can instruct a surveyor within minutes to ensure that your survey is carried out quickly.
- Conveyancing – We can arrange a solicitor and ensure that you have somebody to instruct the same day, if you wish to make a quick offer.
- Protection – We can arrange in many cases immediate insurance protection to allow you the peace of mind that your assets and personal protection is in place with the right cover at the right price.



Slater Hogg Mortgages

you can be sure that we're
working harder for you...

giving you

- impartial advice
- more choice
- better service

Why use anyone else...

Your mortgage budget planner



What are all the associated costs that I need to plan for?

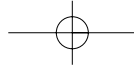
When deciding if you can afford your dream home, you need to plan for those one off costs associated with buying your property:-

Estate agent fees - selling	
Stamp duty	
Solicitor fees	
Legal disbursements	
Valuation fees	
Existing lender penalties	
Lender's arrangement fees	
Broker fee	
Removal costs	
Deposit	
Other	
Total	
Price of property	
Balance to borrow on mortgage	

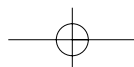
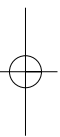
How much can I afford each month from my budget?

You need to establish your monthly budget to see if you can afford this size of mortgage. Remember that your monthly mortgage will need to include all the associated insurance premiums.

Current net income	
Likely monthly outgoings	
Council Tax	
Utilities bills (Gas, Phone)	
Insurances	
Food	
Clothes	
Entertaining	
Car/Travel	
Regular savings	
Other (eg Sky TV Subscriptions etc)	
Total monthly outgoings	
Amount available for monthly mortgage budget	



your mortgage budget planner



So why use anyone else...

Ayr

Tel: 01292 286 866 • Fax: 01292 288 408
ayr@slaterhogg.co.uk

Bearsden

Tel: 0141 943 1144 • Fax: 0141 942 8843
bearsden@slaterhogg.co.uk

Bishopbriggs

Tel: 0141 772 6488 • Fax: 0141 563 0312
bishopbriggs@slaterhogg.co.uk

Bridge of Weir

Tel: 01505 690 110 • Fax: 01505 613 207
bridgeofweir@slaterhogg.co.uk

Burnside

Tel: 0141 647 5545 • Fax: 0141 570 3014
burnside@slaterhogg.co.uk

Candleriggs

Tel: 0141 552 8599 • Fax: 0141 572 0300
candleriggs@slaterhogg.co.uk

Clarkston

Tel: 0141 638 2241 • Fax: 0141 571 0214
clarkston@slaterhogg.co.uk

Cumbernauld

Tel: 01236 458 468 • Fax: 01236 458 401
cumbernauld@slaterhogg.co.uk

Dennistoun

Tel: 0141 554 2562 • Fax: 0141 564 1209
dennistoun@slaterhogg.co.uk

East Kilbride

Tel: 01355 220 556 • Fax: 01355 265 612
eastkilbride@slaterhogg.co.uk

Falkirk

Tel: 01324 624 051 • Fax: 01324 636 785
falkirk@slaterhogg.co.uk

Glasgow Shawlands

Tel: 0141 649 4986 • Fax: 0141 649 2514
shawlands@slaterhogg.co.uk

Glasgow West End

Tel: 0141 334 9493 • Fax: 0141 357 4074
westend@slaterhogg.co.uk

Glenrothes

Tel: 01592 755 322 • Fax: 01592 610 791
glenrothes@slaterhogg.co.uk

Greenock

Tel: 01475 787 711 • Fax: 01475 791 653
greenock@slaterhogg.co.uk

Hamilton

Tel: 01698 286 221 • Fax: 01698 286 623
hamilton@slaterhogg.co.uk

Helensburgh

Tel: 01436 671 131 • Fax: 01436 679 236
helensburgh@slaterhogg.co.uk

Kilmarnock

Tel: 01563 540 313 • Fax: 01563 544 687
kilmarnock@slaterhogg.co.uk

Kirkcaldy

Tel: 01592 206 000 • Fax: 01592 642 968
kirkcaldy@slaterhogg.co.uk

Largs

Tel: 01475 687 400 • Fax: 01475 676 263
largs@slaterhogg.co.uk

Livingston

Tel: 01506 443 211 • Fax: 01506 443 212
livingston@slaterhogg.co.uk

Newton Mearns

Tel: 0141 616 2366 • Fax: 0141 616 2296
newtonmearns@slaterhogg.co.uk

Paisley

Tel: 0141 887 7921 • Fax: 0141 847 1143
paisley@slaterhogg.co.uk

Stirling

Tel: 01786 470 286 • Fax: 01786 464 656
stirling@slaterhogg.co.uk

Troon

Tel: 01292 317 979 • Fax: 01292 318 441
troon@slaterhogg.co.uk

www.slaterhogg.co.uk

Mortgage Customer Services:

214 Eastwoodmains Road, Clarkston, Glasgow G76 7HA • Tel: 0141 638 7083 • Fax: 0141 638 6286 • Email: fsadmin4@slaterhogg.co.uk

Head Office:

214 Eastwoodmains Road, Clarkston, Glasgow G76 7HA • Tel: 0141 638 7360 • Fax: 0141 638 5625 • DX 551420 Glasgow (31)